

Please enter the amendments to the claims as follows:

1. (Currently Amended) A device comprising:

a processor;

a memory;

an input;

a display;

a microphone;

a speaker;

a first transmitter for transmitting voice and data via a first radio frequency,

wherein said first radio frequency comprises a cellular frequency;

a second transmitter, wherein said second transmitter is a short range transmitter for transmitting at least data via a second radio frequency;

a third transmitter comprised of a transponder; and

a portable housing that contains said processor, said memory, said input, said display, said microphone, said speaker, said first transmitter, [and] said second transmitter, and said third transmitter, wherein said device comprises a portable cellular telephone[, wherein said memory has data indicative of monetary units stored therein,] and wherein, when said device is used to make a remote purchase transaction at a first point of sale terminal that is located remotely from said device, said first transmitter transmits [data indicative of an amount of monetary units associated with said remote purchase transaction] identifying information, for use in processing said remote purchase transaction, at said cellular frequency to at least one of said first point of sale terminal and a processor associated with said first point of sale terminal and wherein, when said device is used to make a local purchase transaction at a second point of sale terminal that is located in physical proximity to said device and said second transmitter of said device is within a transmission range of said second point of sale terminal, said second transmitter wirelessly transmits [data indicative of an amount of monetary units associated with said local purchase transaction] identifying data, for use in [processing] making said local purchase transaction at said second point of sale terminal, via a short range wireless

transmission at said second frequency to said second point of sale terminal and wherein,
when said device is used to make a local buying transaction at a third point of sale
terminal that is located in close physical proximity to said device and said device is in the
presence of a field generated by said third point of sale terminal, said transponder, in
response to the presence of the generated field, is stimulated and automatically transmits
an identifier to said third point of sale terminal for use in making said buying transaction
at said third point of sale terminal.

2. (Currently Amended) A device comprising:
- a processor;
 - a memory;
 - an input;
 - a display;
 - a microphone;
 - a speaker;
 - a first transmitter for transmitting voice and data via a first radio frequency, wherein said first radio frequency comprises a cellular frequency;
 - a second transmitter, wherein said second transmitter is comprised of a transponder [a short range transmitter] for wirelessly transmitting [at least] data a short range via a second radio frequency; and
 - a portable housing for housing said processor, said memory, said input, said display, said microphone, said speaker, said first transmitter, and said second transmitter, wherein said device comprises a portable cellular telephone and wherein, when said device is used to make a remote purchase transaction at a remote point of sale terminal that is located remotely from said device, said first transmitter wirelessly transmits identifying information, for use in processing said remote purchase transaction, at said cellular frequency to at least one of said first point of sale terminal and a processor associated with said first point of sale terminal and wherein, when said device is used to make a local purchase transaction at a second point of sale terminal that is located in physical proximity to said device and [said second transmitter of] said device is within a [transmission range] field generated at [of] said second point of sale terminal, said [second transmitter] transponder, in response to the presence of the generated field, is stimulated and wirelessly transmits identifying data, for use in processing said local purchase transaction, via a short range wireless transmission at said second frequency to said second point of sale terminal.

3. (Canceled).
4. (Canceled)
5. (Previously Amended) The device as set forth in claim 1, wherein said device further comprises a portable computer.
6. (Previously Amended) The device as set forth in claim 5, wherein said portable computer is a laptop or notebook computer.
7. (Previously Amended) The device as set forth in claim 5, wherein said portable computer is a personal digital assistant (PDA).
8. (Previously Amended) The device as set forth in claim 1, wherein said device further comprises a pager.
9. (Canceled)
10. (Canceled).
11. (Canceled).
12. (Canceled)
13. (Currently Amended) The device as set forth in claim 1, wherein said identifier [data indicative of an amount of monetary units associated with said local purchase transaction] is transmitted to said point of sale terminal via said short range wireless transmission is transmitted via a local wireless area network.

14. (Canceled)
15. (Previously Amended) The device as set forth in claim 1, wherein said input is used for dialing telephone numbers and for entering a personal identification number (PIN), wherein said PIN must be entered into said device to complete said transaction.
16. (Previously Amended) The device as set forth in claim 1, wherein a user of said device must be identified by input of said user's voice into said device before said purchase transaction at said point of sale terminal is completed.
17. (Previously Amended) The device as set forth in claim 1, wherein said second point of sale terminal comprises a television.
18. (Previously Amended) The device as set forth in claim 1, wherein said second point of sale terminal comprises a vending machine.
19. (Previously Amended) The device as set forth in claim 1, wherein said second point of sale terminal comprises a fast-food drive through terminal.
20. (Previously Amended) The device as set forth in claim 1, wherein said second point of sale terminal comprises a gas pump.
21. (Previously Amended) The device as set forth in claim 1, wherein said second point of sale terminal comprises a check-out station at a retail store.
22. (Previously Amended) The device as set forth in claim 1, wherein said second point of sale terminal comprises a restaurant payment terminal.
23. (Canceled).

24. (Canceled)
25. (Canceled)
26. (Previously Amended) The device as set forth in claim 1, wherein an electronic receipt indicative of at least one of said remote purchase transaction and said local purchase transaction is transmitted to said device.
27. (Canceled)
28. (Previously Amended) The device as set forth in claim 2, wherein said device further comprises a portable computer.
29. (Previously Amended) The device as set forth in claim 28, wherein said portable computer is a laptop or notebook computer.
30. (Previously Amended) The device as set forth in claim 28, wherein said portable computer is a personal digital assistant (PDA).
31. (Previously Amended) The device as set forth in claim 2, wherein said device further comprises a pager.
32. (Canceled)
33. (Canceled).
34. (Canceled).

- 35. (Canceled)
- 36. (Previously Amended) The device as set forth in claim 2, wherein said identifying information for use in processing said local purchase transaction that is transmitted via said short range wireless transmission to said point of sale terminal via a local wireless area network.
- 37. (Canceled)
- 38. (Previously Amended) The device as set forth in claim 2, wherein said input is for dialing telephone numbers and entering a personal identification number (PIN), wherein said PIN must be entered into said device to complete said transaction.
- 39. (Previously Amended) The device as set forth in claim 2, wherein a user of said device must be identified by input of said user's voice into said device before said purchase transaction at said point of sale terminal is completed.
- 40. (Previously Amended) The device as set forth in claim 2, wherein said second point of sale terminal comprises a television.
- 41. (Previously Amended) The device as set forth in claim 2, wherein said second point of sale terminal comprises a vending machine.
- 42. (Previously Amended) The device as set forth in claim 2, wherein said second point of sale terminal comprises a fast-food drive through terminal.
- 43. (Previously Amended) The device as set forth in claim 2, wherein said second point of sale terminal comprises a gas pump.
- 44. (Previously Amended) The device as set forth in claim 2, wherein said second point of sale

terminal comprises a check-out station at a retail store.

45. (Previously Amended) The device as set forth in claim 2, wherein said second point of sale terminal comprises a restaurant payment terminal.
46. (Canceled)
47. (Canceled).
48. (Canceled).
49. (Previously Amended) The device as set forth in claim 2, wherein an electronic receipt indicative of at least one of said remote purchase transaction and said local purchase transaction is transmitted to said device.
50. (Previously Amended) The device as set forth in claim 1, wherein said device does not have a smart card engine chip.
51. (Previously Amended) The device as set forth in claim 2, wherein said device does not have a smart card engine chip.
52. (Canceled).
53. (Canceled)
54. (Currently Amended) The device as set forth in claim 1 wherein said transmitted identifying information [data indicative of an amount of monetary units associated with said remote purchase transaction at said first point of sale terminal] is transmitted via a short message service.

- 55. (Previously Amended) The device as set forth in claim 26, wherein said electronic receipt is displayed on said display.
- 56. (Previously Amended) The device as set forth in claim 2 wherein said transmitted data indicative of identifying information that is transmitted to said first point of sale terminal for use in said remote purchase transaction is transmitted via a short message service.
- 57. (Previously Amended) The device as set forth in claim 49, wherein said electronic receipt is displayed on said display.
- 58. (Canceled)
- 59. (Canceled)

60. (Currently Amended) A device comprising:

a processor;

a memory;

an input;

a display;

a microphone;

a speaker;

a first transmitter for transmitting voice and data via a first radio frequency, wherein said first radio frequency comprises a cellular frequency;

a second transmitter, wherein said second transmitter is a short range transmitter for transmitting at least data via a second radio frequency;

a third transmitter comprised of a transponder; and

a portable housing for nonremovably containing, in ordinary use said device, said processor, said memory, said input, said display, said microphone, said speaker, said first transmitter, [and] said second transmitter, and said third transmitter, wherein said device is a portable cellular telephone[, wherein said memory has data indicative of monetary units stored therein] and wherein, when said device is used to make a remote purchase transaction at a first point of sale terminal that is located remotely from said device, said first transmitter wirelessly transmits, via said first frequency, [data indicative of an amount of monetary units associated with said remote purchase transaction] identifying information, for use in processing said remote purchase transaction, to at least one of said first point of sale terminal and a processor associated with said first point of sale terminal and wherein, when said device is used to make a local purchase transaction at a second point of sale terminal that is located in physical proximity to said device and [said second transmitter] is within a transmission range of said second point of sale terminal, said second transmitter wirelessly transmits identifying data [indicative of an amount of monetary units associated with said local purchase transaction] for use in processing said local purchase transaction, at said second frequency via a short range wireless transmission to said second point of sale terminal for use in processing said local purchase transaction, and wherein, when said device is used to make a local buying transaction at a third point of sale terminal that is located in close physical proximity to said device and said device is in the presence of a field generated by said third point of sale terminal, said

transponder, in response to the presence of the generated field, is stimulated and automatically transmits an identifier to said third point of sale terminal for use in making said buying transaction at said third point of sale terminal, wherein said cellular telephone has an associated subscriber account and an amount corresponding to at least one purchase transaction made with said cellular telephone during a defined period of time is presented on a statement corresponding to said subscriber account and said defined period of time.

61. (Currently Amended) A device comprising:

a processor;

a memory;

an input;

a display;

a microphone;

a speaker;

a first transmitter for transmitting voice received by said microphone and data via a first radio frequency, wherein said first radio frequency comprises a cellular frequency;

a second transmitter, wherein said second transmitter is comprised of [a short range transmitter] a transponder for transmitting at least data via a second radio frequency; and

a portable housing for nonremovably containing, in ordinary use of said device, said processor, said memory, said input, said display, said microphone, said speaker, said first transmitter and said second transmitter, wherein said device is a portable cellular telephone and wherein, when said device is used to make a remote purchase transaction at a first point of sale terminal that is located remotely from said device, said first transmitter wirelessly transmits, via said first frequency, identifying information, for use in processing said remote purchase transaction, to at least one of said first point of sale terminal and a processor associated with said first point of sale terminal and wherein, when said device is used to make a local purchase transaction at a second point of sale terminal that is located in physical proximity to said device and said [second transmitter] transponder is within a [transmission range of] field generated at said second point of sale terminal, said [second transmitter] transponder is stimulated and, in response to the presence of the generated field, wirelessly transmits identifying information, for use in processing said local purchase transaction, at said second frequency via a short range wireless transmission to said second point of sale terminal for use in processing said local purchase transaction, wherein said cellular telephone has an associated subscriber account and an amount corresponding to at least one purchase transaction made with said cellular telephone during a defined period of time is presented on a statement corresponding to said subscriber account and said defined period of time.

62. (Previously Amended) The device as set forth in claim 1 wherein said device is operated, by a purchaser, in physical proximity to said second point of sale terminal during said local purchase transaction and wherein goods or services purchased during said local purchase transaction are delivered to said purchaser at a location corresponding to said point of sale terminal and at a time of said local purchase transaction.
63. (Previously Amended) The device as set forth in claim 2 wherein said device is operated, by a purchaser, in physical proximity to said second point of sale terminal during said local purchase transaction and wherein goods or services purchased during said local purchase transaction are delivered to said purchaser at a location corresponding to said second point of sale terminal and at a time of said local purchase transaction.
64. (Previously Amended) The device as set forth in claim 60 wherein said device is operated, by a purchaser, in physical proximity to said second point of sale terminal during said local purchase transaction and wherein goods or services purchased during said local purchase transaction are delivered to said purchaser at a location corresponding to said second point of sale terminal and at a time of said local purchase transaction.
65. (Previously Amended) The device as set forth in claim 61 wherein said device is operated, by a purchaser, in physical proximity to said second point of sale terminal during said local purchase transaction and wherein goods or services purchased during said local purchase transaction are delivered to said purchaser at a location corresponding to said point of sale terminal and at a time of said local purchase transaction.
66. (Canceled).
67. (Previously Added) The device as set forth in claim 2, wherein said identifying information and said identifying data comprise common subject matter.

68. (Previously Added) The device as set forth in claim 67, wherein said common subject matter comprises an identifier that identifies at least one of said cellular telephone and a user of said cellular telephone.
69. (Previously Added) The device as set forth in claim 67, wherein said identifier comprises a telephone number associated with said cellular telephone.
70. (Previously Added) The device as set forth in claim 67, wherein said identifier comprises a unique code.
71. (Previously Added) The device as set forth in claim 67, wherein said identifier identifies a credit account.
72. (Previously Added) The device as set forth in claim 67, wherein said identifier identifies a debit account.
73. (Previously Added) The device as set forth in claim 67, wherein said identifier identifies a subscription account associated with said cellular telephone.
74. (Previously Added) The device as set forth in claim 2, wherein said identifying information and said identifying data comprise different subject matter
75. (Previously Added) The device as set forth in claim 74, wherein a one of said identifying information and said identifying data identifies a financial account and the other of said identifying information and said identifying data comprises a unique code that uniquely identifies at least one of said cellular telephone and a user thereof.
76. (Previously Added) The device as set forth in claim 75, wherein said unique code comprises a telephone number.

77. (Previously Added) The device as set forth in claim 1, wherein said second transmitter transmits according to a Bluetooth protocol.
78. (Previously Added) The device as set forth in claim 2, wherein said second transmitter transmits according to a Bluetooth protocol.
79. (Previously Added) The device as set forth in claim 1, wherein said first transmitter that transmits on said cellular frequency operates according to a standard used in at least one of the following wireless communications systems: CDMA, TDMA, iDEN, CDPD, PCS, PDC and WAP.
80. (Previously Added) The device as set forth in claim 2, wherein said first transmitter that transmits on said cellular frequency operates according to a standard used in at least one of the following wireless communications systems: CDMA, TDMA, iDEN, CDPD, PCS, PDC, and WAP.

81. (Currently Amended) A method comprising:
electronically receiving, at a processing facility, information concerning a financial transaction to be processed, wherein said information is received at said processing facility from a first point of sale terminal at which the financial transaction to be processed has been wirelessly initiated via a cellular link by a first cellular telephone that is located at a geographically remote location from said first point of sale terminal;
processing said financial transaction using an account of a user associated with said first cellular telephone and a financial account of a first merchant associated with said first point of sale terminal;
transmitting status information back to said first point of sale terminal, wherein said transmitted information indicates confirmation of said financial transaction;
electronically receiving, at said processing facility, data concerning a purchase transaction to be processed, wherein said data is received at said processing facility from a second point of sale terminal at which the purchase transaction to be processed has been wirelessly initiated via a short range wireless link by a transponder, in a second cellular telephone, that is located in physical proximity to, and electrically excited by [within] a short-range [wireless transmission distance of] field generated at, said second point of sale terminal;
processing said purchase transaction using an account of a subscriber associated with said second cellular telephone and a financial account of a second merchant associated with said second point of sale terminal; and
transmitting status data back to said second point of sale terminal, wherein said transmitted status data indicates confirmation of said purchase transaction.
82. (Previously Added) The method as set forth in claim 81, said method further comprising:
tracking at least one of voice and data usage of said first cellular telephone;
tracking at least one of voice and data usage of said second cellular telephone;
83. (Previously Added) The method as set forth in claim 81, wherein said account associated with said user of said first cellular telephone further comprises a subscription account corresponding to

at least one of voice and data use of said first cellular telephone, said method further comprising:
using said subscription account to process said financial transaction.

84. (Previously Added) The method as set forth in claim 83, said method further comprising presenting financial transaction information relating to said processed financial transaction and data indicative of at least one of said voice and said data usage on a periodic invoice associated with said subscriber account.
85. (Previously Added) The method as set forth in claim 81, wherein said account associated with said user of said first cellular telephone comprises a credit account, said method further comprising using said credit account to process said financial transaction.
86. (Previously Added) The method as set forth in claim 81, wherein said account associated with said user of said first cellular telephone comprises a debit account, said method further comprising using said debit account to process said financial transaction.

87. (Previously Added) A method comprising:
electronically obtaining information concerning a processed purchase transaction, wherein said processed purchase transaction involves a first point of sale terminal at a first merchant to which a cellular telephone device, located geographically remotely from said first point of sale terminal at said first merchant, wirelessly transmitted information via a cellular link for making said purchase transaction;
electronically obtaining information concerning a processed sales transaction, wherein said processed sales transaction involves a second point of sale terminal at a second merchant to which said cellular telephone device, located in geographical proximity to said second point of sale terminal of said second merchant, wirelessly transmitted data via a short range wireless link for making said sales transaction; and
electronically obtaining information concerning use of said cellular telephone device for voice communications.
88. (Previously Added) The method as set forth in claim 87 further comprising presenting said information concerning said processed purchase transaction, said information concerning said processed sales transaction, and said information concerning use of said cellular telephone for voice communications on a common statement.